

**Information to identify the case:**

Debtor 1	<u>Richard C Grey</u>	Social Security number or ITIN	<b>xxx-xx-3848</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Stephanie L Grey</u>	Social Security number or ITIN	<b>xxx-xx-7816</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>21-20071-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard C Grey

Stephanie L Grey

10/4/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard C Grey  
Stephanie L Grey  
Debtors

Case No. 21-20071-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 04, 2021

User: bsil  
Form ID: 318

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Richard C Grey, Stephanie L Grey, 148 Scott Street, New Brighton, PA 15066-3430
sp	+ Corey J. Sacca, Bononi & Company, P.C., 20 North Pennsylvania Avenue, Suite 201, Greensburg, PA 15601-2337
sp	+ Robert H. Slone, 223 South Maple Avenue, Greensburg, PA 15601-3232
cr	+ TD Auto Finance LLC, Schiller, Knapp, Lefkowitz & Hertz, LLC, 15 Cornell Road, Latham, NY 12110-1491
15385552	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15329503	+ Beaver Valley Mall LLC, 150 Great Neck Road, Suite 304, Great Neck, NY 11021-3309
15394037	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15387883	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15329511	+ NACM Southwest, 751 Plaza Blvd, Coppell, TX 75019-6695
15329512	+ National Debt Relief, 180 Maiden Lane, 30th Floor, New York, NY 10038-5019
15329514	+ Robert Kline, Esquire, RAS LaVrar, LLC, 425 Commerce Dr., Suite 150, Fort Washington, PA 19034-2727
15329515	+ Robert W Cusick, Esquire, 2 Industrial Way West, Eatontown, NJ 07724-2265
15329517	+ Synch/wlmrtd, Po Box 31293, Salt Lake City, UT 84131-0293
15329521	The Hartford, PO Box 7247, Philadelphia, PA 19170-0234
15329523	+ West Aircomm Fcu, 485 Buffalo St, Beaver, PA 15009-2058
15329522	+ West Aircomm Fcu, P.o. Box 568, Beaver, PA 15009-0568
15383117	+ West-Aircomm Federal Credit Union, 485 Buffalo St, 485 Buffalo St, Beaver, PA 15009-2058

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 05 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2021 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Oct 05 2021 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15329500	+ EDI: AMEREXPR.COM	Oct 05 2021 03:13:00	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15329501	EDI: BANKAMER.COM	Oct 05 2021 03:13:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15329502	+ EDI: TSYS2.COM	Oct 05 2021 03:13:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15329504	+ EDI: CAPITALONE.COM	Oct 05 2021 03:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15388359	EDI: CAPITALONE.COM	Oct 05 2021 03:13:00	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15388268	EDI: CITICORP.COM	Oct 05 2021 03:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15329506	+ EDI: CITICORP.COM	Oct 05 2021 03:13:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15329507	+ EDI: WFNNB.COM	Oct 05 2021 03:13:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15329508	+ EDI: CCS.COM	Oct 05 2021 03:13:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15387178	EDI: Q3G.COM	Oct 05 2021 03:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15329509	Email/Text: kburkley@bernsteinlaw.com	Oct 04 2021 23:09:00	Duquense Light, Payment Processing Center, Pittsburgh, PA 15267-0001
15401652	+ Email/Text: kburkley@bernsteinlaw.com	Oct 04 2021 23:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15329510	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 04 2021 23:09:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15329505	EDI: JPMORGANCHASE	Oct 05 2021 03:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15329513	EDI: PRA.COM	Oct 05 2021 03:13:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15395346	EDI: PRA.COM	Oct 05 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15380674	EDI: PENNDEPTREV	Oct 05 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15380674	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2021 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15400665	EDI: Q3G.COM	Oct 05 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15399268	Email/PDF: resurgentbknofications@resurgent.com	Oct 04 2021 23:30:34	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15329654	+ EDI: RMSC.COM	Oct 05 2021 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15329518	+ EDI: RMSC.COM	Oct 05 2021 03:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15329519	+ EDI: WTRRN BANK.COM	Oct 05 2021 03:13:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15329520	+ EDI: LCITDAUTO	Oct 05 2021 03:13:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
15398945	EDI: AIS.COM	Oct 05 2021 03:13:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15329525	+ EDI: CAPITALONE.COM	Oct 05 2021 03:13:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 29

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
15329516		Syncb/walmart
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15388872	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15329524	*+	West Aircomm Fcu, P.o. Box 568, Beaver, PA 15009-0568

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2021 at the address(es) listed below:

Name	Email Address
Edgardo D Santillan	on behalf of Joint Debtor Stephanie L Grey ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.mycemail@ mail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Debtor Richard C Grey ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.mycemail@ mail.com,r53999@notify.bestcase.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Eric E. Bononi	on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Martin A. Mooney	on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 8